

THE *First* NATIONAL BANK  
AND TRUST COMPANY OF NEWTOWN

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40 South State Street • P.O. Box 158 • Newtown, PA 18940 • Phone: 215-860-9100 • Fax: 215-968-2930 • www.ftrbn.com 2005 SEP 12 AM 10:33

September 9, 2005

Mr. John F. Carter  
Regional Director  
Federal Deposit Insurance Corporation  
25 Jessie Street at Ecker Square  
San Francisco, California 94105

Re: Comments Regarding FDIC Application #20051977; Wal-Mart Application for Insurance  
and Industrial Bank Charter

Dear Mr. Carter:

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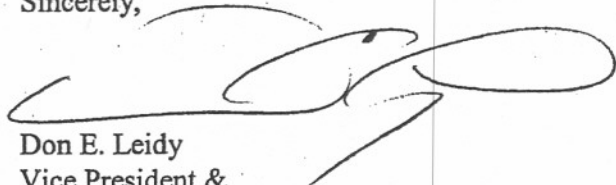
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Sincerely,



Don E. Leidy  
Vice President &  
Senior Mortgage Officer

DEL:mh

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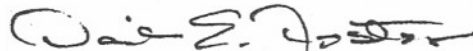
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Sincerely,



David E. Foster  
Vice President

DEF:mh

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Sincerely,



Mary L. Schaffer  
Board of Director &  
Executive Vice President

MLS:mh

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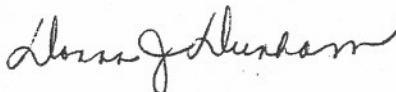
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Donna J. Dunham  
Vice President

DJD:mh



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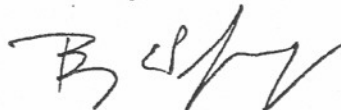
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Barry L. Pflieger Jr.

SE - Vice President & Senior Trust Officer

BLP:mh

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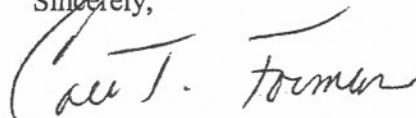
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